

In re:
Kerianne Cichonski
Debtor

Case No. 23-11779-pmm
Chapter 13

District/off: 0313-2
Date Rcvd: Mar 12, 2024

User: admin
Form ID: 155

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Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2024:

Recip ID	Recipient Name and Address
db	Kerianne Cichonski, 10005 Westbourne Pl, Philadelphia, PA 19114-1522
14792355	+ Cross Country Mortgage LLC, C/O Mario Hanyon, 3825 Forrestgate Drive, Winston Salem, NC 27103-2930
14864105	+ CrossCountry Mortgage LLC, PO Box 619094, Dallas, TX 75261-9094
14856417	CrossCountry Mortgage LLC, C/O Alyk L. Oflazian, PO BOX 165028, Columbus, OH 43216-5028
14792954	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14792955	+ Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14792941	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 13 2024 00:23:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14804104	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 13 2024 00:23:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14792944	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 13 2024 00:23:00	Citizens Bank N.A., 1 Citizens Dr, Riverside, RI 02915
14815107	Email/Text: megan.harper@phila.gov	Mar 13 2024 00:23:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14792945	Email/Text: megan.harper@phila.gov	Mar 13 2024 00:23:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd 5th Floor, Philadelphia, PA 19102-1640
14822346	Email/Text: megan.harper@phila.gov	Mar 13 2024 00:23:00	City of Philadelphia, Water Dept., C/O Pamela Elchert Thurmond, 1401 JFK Blvd. 5th Floor, Philadelphia, PA 19102
14792943	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 13 2024 00:33:04	Citibank/Best Buy, Citicorp Credit Svrs/Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
14792946	Email/Text: bankruptcy@philapark.org	Mar 13 2024 00:23:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14792190	+ Email/Text: EBN@brockandscott.com	Mar 13 2024 00:23:00	CrossCountry Mortgage, LLC, C/O Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930
14855990	Email/Text: amps@manleydeas.com	Mar 13 2024 00:23:00	CrossCountry Mortgage, LLC, c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14792947	Email/Text: BKCourtNotices@yourmortgageonline.com	Mar 13 2024 00:23:00	Cross Country Mortgage, 1 Corporate Dr Ste 360, Lake Zurich, IL 60047-8945
14806931	Email/Text: BKCourtNotices@yourmortgageonline.com	Mar 13 2024 00:23:00	CrossCountry Mortgage, LLC, 1 Corporate Drive,

District/off: 0313-2

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14799383	Email/Text: mrdiscen@discover.com	Mar 13 2024 00:23:00	Ste 360, Lake Zurich, IL 60047 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14792948	+ Email/Text: mrdiscen@discover.com	Mar 13 2024 00:23:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14792949	+ Email/Text: dplbk@discover.com	Mar 13 2024 00:23:00	Discover Personal Loans, Attn: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130-0954
14792083	+ Email/Text: dplbk@discover.com	Mar 13 2024 00:23:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14792950	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 13 2024 00:23:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14809232	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 13 2024 00:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14792942	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 13 2024 00:33:03	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14792951	Email/Text: EBN@Mohela.com	Mar 13 2024 00:23:00	Mohela, Attn: Bankruptcy 633 Spirit Dr, Chesterfield, MO 63005-1243
14792952	Email/Text: fesbank@attorneygeneral.gov	Mar 13 2024 00:23:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120
14807692	Email/Text: Bankruptcy.Notices@pnc.com	Mar 13 2024 00:23:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14792957	Email/Text: Bankruptcy.Notices@pnc.com	Mar 13 2024 00:23:00	PNC Financial Services, Attn: Bankruptcy, 300 Fifth Ave, Pittsburgh, PA 15222
14792953	Email/Text: RVSCBICNOTICE1@state.pa.us	Mar 13 2024 00:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14792956	+ Email/Text: bankruptcy@philapark.org	Mar 13 2024 00:23:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14792958	+ Email/Text: bankruptcy1@pffcu.org	Mar 13 2024 00:23:00	Police and Fire Federal Credit Union, 3333 Street Rd, Bensalem, PA 19020-2022
14792959	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 13 2024 00:32:57	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965064, Orlando, FL 32896-5064
14792960	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 13 2024 00:23:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001
14798158	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 13 2024 00:23:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14792961	Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 13 2024 00:23:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14792962	^ MEBN	Mar 13 2024 00:22:35	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14806544	+ Email/PDF: ebn_ais@aisinfo.com	Mar 13 2024 00:33:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2024 at the address(es) listed below:

Name	Email Address
ALYK L OFLAZIAN	on behalf of Creditor CrossCountry Mortgage LLC amps@manleydeas.com
ANDREW L. SPIVACK	on behalf of Creditor CrossCountry Mortgage LLC andrew.spivack@brockandscott.com, wbefcf@brockandscott.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor CrossCountry Mortgage LLC wbefcf@brockandscott.com, mario.hanyon@brockandscott.com
MICHAEL A. CIBIK	on behalf of Debtor Kerianne Cichonski help@cibiklaw.com noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net; cibiklaw@recap.email; ecf@casedriver.com
PAMELA ELCHERT THURMOND	on behalf of Creditor CITY OF PHILADELPHIA pamela.thurmond@phila.gov
PAMELA ELCHERT THURMOND	on behalf of Water Revenue Bureau c/o City of Philadelphia Law Department Tax & Revenue Unit Bankruptcy Group MSB 1401 John F. Kennedy Blvd., 5th Floor Philadelphia, PA 19102-1595 pamela.thurmond@phila.gov
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Kerianne Cichonski) Case No. 23-11779-pmm
)
)
Debtor(s).) Chapter: 13
)
)

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

- A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;
- B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;
- C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: March 12, 2024

For The Court

Patricia M. Mayer
Judge, United States Bankruptcy Court